

PENSIONS  
INVESTMENTS  
LIFE INSURANCE



**Irish Life**

**START A  
PROTECTION PLAN  
WITH IRISH LIFE...**



**... AND GET A BASIC WILL  
COMPLETED FOR NO  
ADDITIONAL COST.**

# GET WILL WISE

You never know what's around the corner - that's why planning ahead with life insurance is so important. You can have peace of mind that should something happen to you, your family won't have to struggle financially.

And now, for a limited time, when you buy your life insurance plan from Irish Life we are offering you the opportunity to plan another step for the future and to put a basic will in place for no additional cost.

## WHY DO I NEED A WILL?

More than 2 out of 3\* adults in Ireland don't have any formal will in place. A will is an important document and makes sure your wishes are carried out if you die. It means you can set out how you want your assets divided out, also if you are married or have children it will set out how you will provide for them. Without a will the division of your assets can take longer and may not be carried out how you want it to be.



**MORE THAN 2 OUT OF 3\*** ADULTS  
IN IRELAND DON'T HAVE ANY FORMAL  
WILL IN PLACE

\*Source: Based on our most recent research on Wills from July 2014.

---

---

## WHAT IS THE OFFER?

We're offering you the opportunity to get Will Wise! You can get a basic will completed with one of the panel of independent solicitors listed for no additional charge.

A basic will is usually:

- a will for married couples and civil partners (where the main people benefiting under the will are the husband/wife/partner and children); or
- a will with a limited number of people benefiting from it (such as close relatives or a preferred charity).

The majority of wills drawn up are basic wills, however this will depend on the complexity of your estate. If the will you need is more complicated the solicitor will agree an extra fee with you above the basic will costs covered by Irish Life. Some examples of situations that may require a more complicated will are co-habiting couples (particularly those who own their home together) or people who have large business interests.



---

## HOW DO I AVAIL OF THIS OFFER?

- Apply for a new protection plan to suit your needs between 4 July and 26 August 2016 inclusive.
- If you are accepted and start the plan on or before 7 October 2016, we will send you a voucher to arrange your will.

You cannot cancel an existing Life Insurance plan with Irish Life in order to apply for this offer. And you must keep up your payments to stay on cover.

### This offer is open on the following products:

- Term Life Insurance
- Mortgage Life Insurance
- Life Long Insurance
- Pension Life Insurance
- Income Insurance
- Over 50s Life Insurance

The offer is limited to one will per plan and you can only avail of the offer once. For joint life plans with two plan owners, only one of the owners may avail of the offer.

We will send you your Will Wise voucher in October 2016. The voucher will be valid for three months. You have until the end of January 2017 to get your will completed. It may take at least two visits to a solicitor to get your will completed so we recommend you meet with a solicitor as soon as possible.

---

# TERMS AND CONDITIONS

Any reference to 'we' or 'us' refers to Irish Life.

1. This offer is open to all new Life Insurance applications received by Irish Life Assurance plc between Monday 4 July 2016 and Friday 26 August 2016, accepted and issued by Friday 7 October 2016.

The offer is available on the following products:

- Term Life Insurance
- Mortgage Life Insurance
- Life Long Insurance
- Pension Life Insurance
- Income Insurance
- Over 50s Life Insurance

This offer is not available if:

- your application is received after Friday 26 August 2016.
- your plan is not issued by Friday 7 October 2016.
- you cancel an existing protection plan with Irish Life in order to apply for this offer.

This offer is not open to existing Irish Life plans or plan applications received before the offer commenced. Irish Life does not accept any responsibility for any delay in accepting and issuing your plan by Friday 7 October 2016. Irish Life may decide at any stage to extend the offer period beyond Friday 26 August 2016.

The offer is limited to one will per insurance plan. You may only avail of the offer once. For joint life plans with two plan owners, only one of the owners may avail of the offer.

Once you are eligible for the offer, and subject to the rules set out above, Irish Life will pay €153.75 (€125 plus VAT) in the form of a voucher for you to complete a basic will or toward a more complex will if this is required and as agreed between you and the solicitor.

If the will you need is more complicated the solicitor will agree an extra fee with you above the basic will costs covered by Irish Life. The solicitor will advise you at your initial consultation whether your will is likely to be a basic will or a more complex will.

You must complete your will by Tuesday 31 January 2017.

---

## Terms and Conditions continued.

2. We'll issue your will voucher in October 2016. The voucher is not transferable.
3. Irish Life reserve the right to amend these terms and conditions at any time or withdraw the offer in whole or part at any time without notice and for whatever reason.
4. To the fullest extent permitted by law, Irish Life takes no responsibility for all liabilities howsoever arising in relation to this offer including without limitation any direct or indirect loss or damage arising from this offer or for any loss or damage, howsoever arising.
5. Subject to and without prejudice to the foregoing, Irish Life accepts no responsibility for the actions of the solicitors on the panel and is not a party to the relationship between you and the solicitor you choose. Any additional arrangements you agree with the solicitor are made between you and the solicitor and any dispute that may arise in the course of those arrangements must be resolved without the involvement of Irish Life which is not party to your arrangements.

## SOLICITOR PANEL

**Athlone:** Kieran Nally, Hugh J. Campbell & Co., Shannon House, Athlone, Co. Westmeath. Tel: 090 6472015

**Cork:** Dermot Kelly, Kelly & Dullea, 5 South Mall, Cork. Tel: 021 4944666

**Cork:** Ronan Enright, Michael Enright & Co., 28 South Mall, Cork. Tel: 021 427 8200

**Cork:** Cian Moriarty, Fachtna O'Driscoll, 9 South Mall, Cork. Tel: 021 427 8131

**Cork:** Grainne O'Donovan, Douglas Law Solicitors, 2 Barryhouse, East Village, Douglas, Cork. Tel: 021 489 7256

**Donegal:** Garry Clarke, Lanigan Clarke Solicitors, 6A Pearse Road, Letterkenny, Co. Donegal. Tel: 074 9129110

**Donegal:** Sinead Bradley, Sinead Bradley Solicitors, Unit C1, Cedarwood House, Kilmacrennan Road, Letterkenny, Co. Donegal. Tel: 074 9128908

## Solicitor Panel continued.

**Donegal:** Derbhaill Mulhern, Mulhern Solicitors, Clár,  
Donegal Town, Co. Donegal. Tel: 074 973 5863

**Drogheda / Dundalk:** James Allen, James Allen & Co.  
Solicitors,  
49 Laurence Street, Drogheda, Co. Louth. Tel: 041 9839412

**Drogheda / Dundalk:** MacGinley Quinn Solicitors, Ivy House,  
Roden Place, Dundalk, Co Louth. Tel: 042 9332238

**Dublin North:** Darelle Conway, McDermott Creed & Martyn  
Solicitors, Oxmantown Green, Blackhall Street, Dublin 7.  
Tel: 01 640 0040

**Dublin North:** Madden & Co Solicitors, 2 Brunswick Court,  
Brunswick St North, Smithfield, Dublin 7. Tel: 01 6770050

**Dublin West:** Susan O'Halloran, Becker Tansey & Co.  
Solicitors, Jubilee House, New Road, Clondalkin, Dublin 22.  
Tel: 01 4592956

**Galway:** Greg Nolan, Greg Nolan Solicitors, 5 Sherwood  
Avenue, Taylor's Hill, Galway. Tel: 091 582942

**Galway:** Keith O'Gorman, M.G.Ryan & Co. Solicitors,  
Abbeygate House, 34/36 Abbeygate Street, Galway.  
Tel: 091 564011

**Kilkenny:** John Hickey, Poe Kiely Hogan Lanigan,  
21 Patrick Street, Kilkenny City, Co. Kilkenny. Tel: 056 7721063

**Limerick:** Alec Gabbett, Leahy & Partners, Park Manor,  
Upper Mallow Street, Limerick. Tel: 061 315700

**Louth:** Julian Grant, Grant & Company Solicitors, 26 Fair Street,  
Drogheda, Co. Louth. Tel: 041 9836230

**Meath:** Patrick O'Reilly, O'Reilly & Co Solicitors, 3 Church Hill,  
Fairgreen, Navan, Meath. Tel: 046 902 2948

**Monaghan:** Anne Skinnader, McEntee & O'Doherty,  
20 North Road, Monaghan. Tel: 047 82088

Maria Connolly, Maria Connolly Solicitors, 26 North Road,  
Monaghan Town, Co Monaghan. Tel: 047 828 88

**Sligo:** Tom Martyn, McDermott Creed & Martyn Solicitors,  
Constitutional Buildings, Stephen Street, Sligo. Tel: 071 9142449

**Tralee:** Michael Stack, Bailys Solicitors, Church Place,  
Church Street, Tralee, Co. Kerry. Tel: 066 7121015

**Waterford:** Helen O'Brien, Bowe O'Brien, 1 Adelphi Quay,  
Waterford. Tel: 051 873211

**Wexford:** Siobhan Dunne, Dunne Law Solicitors, 2 Slaney  
Street, Wexford. Tel: 053 91 71731

PENSIONS  
INVESTMENTS  
**LIFE INSURANCE**



# Irish Life



*Talk* TO YOUR FINANCIAL  
BROKER FOR MORE  
INFORMATION TODAY!

---

Irish Life Assurance plc, Registered in Ireland number 152576,  
VAT number 9F55923G.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.

---